

# **CUSTOMER SATISFACTION ON DIGITAL BANKING SERVICES: EVIDENCE FROM ISLAMIC FINANCIAL INSTITUTIONS IN SRI LANKA**

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**Abstract:** In today's fast-paced world, time is of the essence. Consumers are constantly seeking efficient and convenient solutions to manage their finances amidst their hectic schedules. Traditional banking hours often clash with individuals' busy schedules, but digital banking eradicates this inconvenience. With digital banking, customers can access their accounts and conduct transactions anytime, anywhere, using their smartphones or computers. So Islamic financial institutions must provide the best digital experience to valuable customers and satisfy them. The aim of this study is to examine the digital banking service customer satisfaction level of Islamic financial institutions in Sri Lanka. E- SERVQUAL model has been employed to analyze the digital service quality of Islamic financial institutions. a representative sample of 200 hundred questionnaires distributed among the Amana Bank PLC and AL Adalah customers. the research goal is to conduct quantitative research to determine the relationship between one thing (Independent variable) and another (dependent or outcome variable) within a population. This study used the Statistical Product for Social Solutions (SPSS) version 20.0 for analysis of the data for descriptive analysis. Microsoft Excel was used in presenting findings from the study in the form of bar graphs, pie charts, and which were easily understood. Moreover, the researcher mainly focuses on the factor to measure digital service quality. This study used Pearson correlation analysis to identify the association between customer satisfaction (Dependent variable) and the independent variables (Efficiency, system availability, ease of use, privacy, responsiveness).

**Keywords:** Digital Services, E-SERVQUAL, Islamic Finance, Customer Satisfaction